UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA FAYETTEVILLE DIVISION

IN RE:

TERESA JEAN HOPE CASE NO.: 14-01264-5-JNC

CHAPTER 13

DEBTOR

NOTICE OF FINAL CURE PAYMENT AND COMPLETION OF PAYMENTS UNDER THE PLAN

Pursuant to Fed. Bankr. Rule 3002.1(f), the Trustee files Notice that the amount required to cure the default in the above claim has been paid in full and that the Debtor has completed all payments under the plan.

Creditor Name and Address: Seterus, Inc.

Attn: Bank Officer/Managing Agent

P.O. Box 1047 Hartford, CT 06143

Last four digits of any number used to identify the debtor's account: 2737

- 1. The debtor having made all payments necessary to complete the plan, the Trustee reports that the mortgage account is contractually current through November, 2018, with the next payment due December 1, 2018. The total amount due on this mortgage as of December 2018 is calculated to be \$45,428.55.
- 2. In addition to the contractual post-petition mortgage payments, Seterus, Inc. was also allowed a pre-petition arrearage claim in the amount of \$1,104.07. This claim has been paid in full.
- 3. On or before December 13, 2018, the creditor must file and serve a statement on the debtor, debtor's counsel and the trustee, pursuant to Fed. Bankr. Rule 3002.1(g), indicating whether it agrees that the debtor has paid in full the amount required to cure the default and whether, consistent with §1322(b)(5), the debtor is otherwise current on all payments or be subject to further action of the court including possible sanctions.

THE DEBTOR IS DIRECTED TO STOP PAYMENTS TO THE CHAPTER 13 TRUSTEE AND TO BEGIN PAYING MORTGAGE PAYMENTS AS OF DECEMBER 1, 2018 IN THE AMOUNT OF \$576.27 TO THE CREDITOR AT THE ABOVE ADDRESS.

November 19, 2018

s/Joseph A. Bledsoe, III JOSEPH A. BLEDSOE, III Chapter 13 Trustee PO Box 1618 New Bern, NC 28563

CERTIFICATE OF SERVICE

I, Joseph A. Bledsoe, III Trustee, of P.O. Box 1618, New Bern, NC, 28563, do certify:

That I am and was at all times hereinafter referred to more than eighteen (18) years of age; and

That I have this day served a copy of the Notice of Final Cure Payment and Completion of Payments Under the Plan by depositing a copy of the same in a postage-paid envelope with the United States Postal Service or by electronic means, as indicated.

DEBTOR: Teresa J. Hope (via first-class mail)

201 Mill Creek Church Rd. Roseboro, NC 28382

ATTORNEY: Kevin J. Kiernan (via cm/ecf)

Attorney at Law

CREDITOR: Seterus, Inc. (via certified mail, return receipt requested)

Attn: Bank Officer/Managing Agent

P.O. Box 1047 Hartford, CT 06143

Shapiro & Ingle, L.L.P. (via first-class mail)

Attn: William P. Harris

10130 Perimeter Parkway, Ste. 400

Charlotte, NC 28216

DATED: November 19, 2018

s/Joseph A. Bledsoe, III JOSEPH A. BLEDSOE, III Chapter 13 Trustee

PO Box 1618

New Bern, NC 28563